

Information to identify the case:

Debtor 1	Frances B. Hood	Social Security number or ITIN	xxx-xx-0314
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-11016-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frances B. Hood

2/16/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frances B. Hood
Debtor

Case No. 19-11016-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 16, 2024

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db	+ Frances B. Hood, 5609 Atlantic Avenue, Mays Landing, NJ 08330-2236
cr	+ Rushmore Loan Management Services, LLC as service, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 85 Broad St, 85 Broad St, New York, NY 10004-1734
517973169	+ Seterus, Inc., PO Box 1077, Hartford, CT 06143-1077

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Feb 16 2024 20:50:57	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
517973167	Email/Text: bky_mail@fanniema.com	Feb 16 2024 20:52:00	Federal National Mortgage Association, 3900 Wisconsin Avenue NW, Washington, DC 20016
518699341	^ MEBN	Feb 16 2024 20:50:44	FRIEDMAN VARTOLO, LLP, Attorneys for Rushmore Loan Management, 1325 Franklin Avenue, Suite 230, Garden City, New York 11530-1631
518147521	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 16 2024 20:52:00	MTGLQ Investors, L.P., c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518575439	Email/Text: mtgbk@shellpointmtg.com	Feb 16 2024 20:52:00	MTGLQ Investors, L.P. c/o NewRez LLC DBA Shellpoin, P.O. Box 10826, Greenville, SC 29603-0826, MTGLQ Investors, L.P. c/o NewRez LLC DBA, P.O. Box 10826, Greenville, SC 29603-0826
518575438	Email/Text: mtgbk@shellpointmtg.com	Feb 16 2024 20:52:00	MTGLQ Investors, L.P. c/o NewRez LLC DBA Shellpoin, P.O. Box 10826, Greenville, SC 29603-0826
517973168	+ Email/Text: dnj@pbslaw.org	Feb 16 2024 20:52:00	Pluese, Becker & Saltzman, 20000 Horizon Way, # 900, Mount Laurel, NJ 08054-4318
519101513	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2024 20:52:00	U.S. Bank Trust N.A. et al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
519101514	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2024 20:52:00	U.S. Bank Trust N.A. et al., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-270, U.S. Bank Trust N.A. et al., c/o Rushmore Loan Management Services

District/off: 0312-1

User: admin

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518834146	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2024 20:52:00	92619-5004 U.S. Bank Trust National Association, as trustee of Tiki Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, U.S. Bank Trust National Association 92619-5004
518834145	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2024 20:52:00	U.S. Bank Trust National Association, as trustee of Tiki Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
519978492	^ MEBN	Feb 16 2024 20:48:35	US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA, SN Servicing Corporation 95501-0305
519978491	^ MEBN	Feb 16 2024 20:48:33	US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
518701485	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2024 20:52:00	c/o Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132
518701486	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 16 2024 20:52:00	c/o Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618, c/o Rushmore Loan Management Services LL, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew L. Miller	on behalf of Debtor Frances B. Hood millerar85252@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Jason Brett Schwartz

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of the Dwelling Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee of Dwelling Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Kevin Gordon McDonald

on behalf of Creditor MTGLQ INVESTORS L.P. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9